

HOME FEDERAL SAVINGS BANK

	CPP Disbursement Date 12/23/2008	Cert 29042	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$881	\$790	-10.3%		
Loans	\$685	\$584	-14.7%		
Construction & development	\$88	\$65	-26.0%		
Closed-end 1-4 family residential	\$116	\$106	-8.6%		
Home equity	\$45	\$42	-7.1%		
Credit card	\$0	\$0	-18.5%		
Other consumer	\$5	\$4	-19.5%		
Commercial & Industrial	\$160	\$132	-17.7%		
Commercial real estate	\$208	\$191	-8.1%		
Unused commitments	\$90	\$90	-0.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$34	\$21	-38.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$21	\$68	222.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$813	\$733	-9.8%		
Deposits	\$685	\$657	-4.0%		
Total other borrowings	\$124	\$71	-42.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$68	\$57	-15.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.6%	7.1%	--		
Tier 1 risk based capital ratio	9.7%	9.6%	--		
Total risk based capital ratio	11.0%	10.9%	--		
Return on equity ¹	-52.4%	-48.0%	--		
Return on assets ¹	-4.3%	-3.7%	--		
Net interest margin ¹	3.5%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	40.7%	70.3%	--		
Loss provision to net charge-offs (qtr)	129.1%	-2039.9%	--		
Net charge-offs to average loans and leases ¹	4.7%	-0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	18.8%	22.0%	3.5%	-1.5%	--
Closed-end 1-4 family residential	1.5%	1.1%	0.1%	-0.9%	--
Home equity	0.0%	0.7%	-0.1%	-0.2%	--
Credit card	0.0%	0.0%	0.9%	3.4%	--
Other consumer	0.3%	1.1%	0.7%	-0.2%	--
Commercial & Industrial	11.6%	7.4%	2.1%	1.0%	--
Commercial real estate	3.4%	3.6%	1.0%	1.3%	--
Total loans	6.4%	5.8%	1.3%	0.3%	--